



**HSC Alert**

**Oct. 28, 2004**

- Trends in Health Insurance Coverage and Access Among Black, Latino and White Americans, 2001-2003

[Home](#)

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[Publications](#)

[Conferences](#)

*"Increased reliance on public coverage can be viewed either as an encouraging development--a result of expanded eligibility and outreach--or a worrisome one--minorities disproportionately losing job-based coverage."*

**-- Paul Ginsburg, HSC President**

*"As long as blacks and Latinos have greater problems getting medical care, it's unlikely that health disparities will diminish significantly."*

**-- J. Lee Hargraves, Author**

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## **Health Insurance Gap Persists Among Latino, Black and White Americans**

The health insurance gap among Latino, black and white Americans persisted in 2003, with one in three Latinos, one in five blacks and one in 10 whites under age 65 lacking health insurance, according to a national study released today by HSC.

Overall health insurance rates changed little between 2001 and 2003 among nonelderly blacks, whites and Latinos. But sources of coverage shifted--especially for Latinos--from job-based to public coverage, suggesting the economic downturn took a greater toll on Latinos, according to findings from HSC's 2003 Community Tracking Study Household Survey, a nationally representative survey involving information on about 47,000 people. Increases in public coverage--primarily Medicaid and the State Children's Health Insurance Program--among all three ethnic and racial groups helped offset declines in employer health coverage.

The proportion of nonelderly Latinos with employer health coverage declined more than 7 percentage points between 2001 and 2003, from 47.8 percent to 40.4 percent. In comparison, 53.9 percent of nonelderly blacks and 73.5 percent of whites had employer health coverage in 2003, according to the study. The drop in employer coverage was especially striking among Latino children, with employer coverage declining from 43.3 percent of Latino children in 2001 to 34.5 percent in 2003.

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